

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 7 on 6/2/14 and was converted to a case under chapter 13 on 9/30/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dekesha Yvette Chambliss Williams
aka Dekesha Y Chambliss, aka Dekesha C Williams
8325 Hunters Lake Turn
Chesterfield, VA 23832

Case Number: 14-33011-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-3857

Attorney for Debtor(s) (name and address):
Pia J. North
North & Associates, P.C.
5913 Harbour Park Drive
Midlothian, VA 23112
Telephone number: 804-739-3700

Bankruptcy Trustee (name and address):
Lynn L. Tavenner
20 North Eighth Street, Second Floor
Richmond, VA 23219
Telephone number: (804) 783-8300

Meeting of Creditors

Date: **November 13, 2014**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **February 11, 2015**

For a governmental unit: **2/11/15**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 1/12/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **December 10, 2014**

Time: **11:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:
Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: 9/30/14

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Dekesha Yvette Chambliss Williams
 Debtor

Case No. 14-33011-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: B9I

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 30, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2014.

db	+Dekesha Yvette Chambliss Williams, 8325 Hunters Lake Turn, Chesterfield, VA 23832-7869
aty	+Justina Martynaityte, McCabe, Weisberg & Conway, LLC, 312 Marshall Avenue, Suite #800, Laurel, MD 20707-4808
aty	+Peter S. Lake, The Law Office of Peter S. Lake, P.C., 4445 Corporation Lane, Suite 155, Virginia Beach, VA 23462-3262
cr	+JPMorgan Chase Bank, National Association, c/o McCabe, Weisberg & Conway, 312 Marshall Avenue, Suite 800, Laurel, MD 20707-4808
cr	+Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser, c/o Peter S. Lake, Esquire, The Law Office of Peter S. Lake, P.C., 4445 Corporation Lane, Suite 155, Virginia Beach, VA 23462-3262
12394325	+BEST BUY, MIDLAND FUNDING, LLC, 8875 AERO DRIVE, STE 200, SAN DIEGO, CA 92123-2255
12394327	CAPITAL ONE ENTERPRISES, ARS NATIONAL SERVICES, INC, PO BOX 463023, ESCONDIDO, CA 92046-3023
12394331	CAPITAL ONE SERVICES, NELSON, WATSON AND ASSOCIATES, LLC, P O BOX 1299, HAVERHILL, MA 01831-1799
12394330	CHASE, P O BOX 78420, PHOENIX, AZ 85062-8420
12394329	+DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666 (address filed with court: DOMINION VA POWER, PO BOX 26543, RICHMOND, VA 23290-0001)
12394328	+ENTERPRISE RENTAL CAR, 9400 MIDLOTHIAN TURNPIKE, RICHMOND, VA 23235-4949
12394332	FED EX, P O BOX 371461, PITTSBURGH, PA 15250-7461
12394334	INTERNAL REVENUE SERVICE, P O BOX 80100, CINCINNATI, OH 45280
12531123	+JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
12394322	+NORTHLAND GROUP INC, PO BOX 390905, MINNEAPOLIS, MN 55439-0905
12394321	+OMNI CREDIT SERVICES OF FLORIDA, PO BOX 31179, TAMPA, FL 33631-3179
12394324	+ONE MAIN FINANCIAL, PO BOX 70911, CHARLOTTE, NC 28272-0911
12394335	+REDC COMMUNITY CAPITAL GROUP, 411 E FRANKLIN ST, RICHMOND, VA 23219-2243
12394326	+RICHMOND OLYMPIAD GYMNASTICS, 10701 TRADE ROAD, RICHMOND, VA 23236-3038
12394337	+VIRGINIA INTERNATIONAL GYMNASTICS, 2400 OAK LAKE BLVD, MIDLOTHIAN, VA 23112-7906
12394336	WOOLFOLK PROPERTIES, 8300 SOUTHLAKE BLVD, MIDLOTHIAN, VA 23112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: help@pianorth.com Oct 01 2014 03:05:28 Pia J. North, North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112
tr	+E-mail/Text: station01@richchap13.com Oct 01 2014 03:06:08 Carl M. Bates, P. O. Box 1819, Richmond, VA 23218-1819
tr	+EDI: QLLTAVENNER.COM Oct 01 2014 02:43:00 Lynn L. Tavenner, 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
cr	EDI: RECOVERYCORP.COM Oct 01 2014 02:43:00 Synchrony Bank c/o Recovery Management Systems Cor, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12394333	EDI: NAVIENTFKASMSERV.COM Oct 01 2014 02:43:00 SALLIE MAE, P O BOX 9635, WILKES BARRE, PA 18773-9635
12547483	EDI: RMSC.COM Oct 01 2014 02:43:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12394323	EDI: WTRRN BANK.COM Oct 01 2014 02:43:00 TARGET CARD SERVICES, PO BOX 660170, DALLAS, TX 75266-0170

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2014

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: manleyc
Form ID: B9I

Page 2 of 2
Total Noticed: 28

Date Rcvd: Sep 30, 2014

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2014 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om
Justina Martynaityte on behalf of Creditor JPMorgan Chase Bank, National Association
bankruptcyva@mwclaw.com
Lynn L. Tavenner ltavenner@tb-lawfirm.com,
sleadbeater@tb-lawfirm.com;amorris@tb-lawfirm.com;ltavenner@ecf.epiqsystems.com
Peter S. Lake on behalf of Creditor Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services
pslake@lakelawfirm.org, loretta@lakelawfirm.org
Pia J. North on behalf of Debtor Dekesha Yvette Chambliss Williams
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co

TOTAL: 5